

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
Lynchburg Division**

In re MADRIKA BRANTLEY FOWLER)
and WARREN J. FOWLER,)
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)
)
)
_____)

Case No. 06-60743-LYN

**MEMORANDUM
and
ORDER**

On May 26, 2006, the debtors filed a chapter 7 petition. After the case was closed in the normal course, the debtors filed a motion to reopen the case to rescind a reaffirmation agreement with Irwin Union Bank and Trust Company in the amount of \$97,464.59 which they had executed on August 31, 2006.

The reaffirmation agreement was never filed with the Clerk of the Court. Consequently it is void and of no effect. See 11 U.S.C. § 524(c)(3).

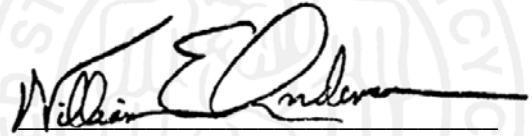
ORDER

The debtors' reaffirmation agreement with Irwin Union Bank and Trust Company that they executed on August 31, 2006 in the amount of \$97,464.59 is void and of no effect.

So ORDERED.

Upon entry of this memorandum and order the Clerk shall forward copies to Jon I. Davey, Esq., and Irwin Union Bank and Trust Company.

Entered on this 5th day of December, 2006.

A handwritten signature in black ink, appearing to read "William E. Anderson", is written over a horizontal line.

William E. Anderson
United States Bankruptcy Judge

